

## **One Care Street: Frequently Asked Questions**

### **1. What if your spouse has double coverage?**

- a. If your spouse is covered both by your State of Indiana plan and her/his own plan, s/he will need to complete the OCS requirements in order for you to qualify for the incentive
- b. If both your spouse and you have dual coverage by the State of Indiana plans, that option will no longer be permitted for 2007 and beyond. There will be only one incentive per family.

2. **How does this apply to employees with health savings accounts?** *All State of Indiana health plans are included in the incentive program.* While the HDHP with Health Savings Account currently does not have an employee premium, we anticipate there will be one in 2007 due to design changes we are making to enhance the plan. In that case, those enrolled in an HDHP-HSA will receive the premium credit if they qualify.
3. **What is the background of how Haelan was selected?** Haelan offers a unique service that has proved successful for other employers. We were impressed with the individualized approach of the program and the scientific evidence available to document its effectiveness. We also found the senior management team very knowledgeable and easy to work with. The company was started in Indiana about 10 years ago and is still headquartered here today. It is a wonderful Hoosier success story. **What was the price paid for their services?** We have entered into a four-year agreement and we pay a monthly fee per eligible insured as well as implementation costs. Year one the cost is around \$1.75 million.
4. **If I participate this year, will it be mandatory next year?** The OCS program is *entirely voluntary*.
5. **What other state governments are doing this?** None currently.
6. **Will this be synonymous with wellness programs?** No. The Haelan approach and mission are different. The Haelan focus is to help employees identify their health concerns and then to provide them with tools to help them improve how they are feeling and functioning. In addition, our goal is to find those employees most at risk for a major adverse health event in the near term, and to provide the coaching, tools, support, and resources to begin to manage /or resolve the issues putting them “at-risk”.
7. **Where is the money for this coming from?** The cost of the One Care Street program is currently being paid for out of the State’s employee benefit budget.
8. **Is the state also looking into other free or subsidized programs such as gyms, yoga classes, YMCA’s, etc.?** We currently have several such opportunities. The website to view these benefits is: [http://www.in.gov/jobs/special\\_projects/](http://www.in.gov/jobs/special_projects/)
9. **Where is the SPD discount link?** [http://www.in.gov/jobs/special\\_projects/](http://www.in.gov/jobs/special_projects/) **Can we use state equipment for the survey?** Yes.

10. **The discount doesn't start until January 2007. Do you expect premiums to go up in 2007?** At this point in time, there is every indication that they will.
11. **Will you use the database of collected information in assigning premiums?** There is absolutely no relationship between the health plans and the OCS program. NO data is exchanged between OCS and any of our health plans.
12. **Are there plans for adding complementary classes such as in stress management?** Those programs are currently available through our EAP and mental health benefits.
13. **Does the incentive go by the fiscal year or calendar year?** Calendar year.
14. **What if your spouse is not currently covered by a State health plan but enrolls for insurance coverage next year?** Your spouse will have the opportunity to meet eligibility requirements for the OCS program between January 1 and February 28, 2007, in order for the OCS program participation to become effective with the first pay of the second quarter 2007.
15. **What if you are getting married and adding family coverage, will the incentive be adjusted?** If the employee met the requirement during the implementation and then has a family status change, the employee gets the appropriate incentive.
16. **How does this help the state save money?** The management of chronic illness and avoidance of developing new health problems through behavioral change are two key methods to improve the health and functioning of a person. This accomplishment has shown to reduce health care costs and slow the growth in premium increases.
17. **In terms of potential savings, how does the state anticipate using it?** To reduce health insurance premiums both for the employee and the state.
18. **Can you take coaching calls on state time?** No.
19. **How will the state determine if it is cost-effective?** The absolute and relative changes in our health care expenses.
20. **Have all state employees been told about this?** The program is being rolled out in 6 groups over a 6-month period ending in mid to late October.
21. **Is the state of Indiana self-insured?** The Anthem plans are; M-Plan is not.
22. **Has filling out the survey got anything to do with PeopleSoft?** No.
23. **Does this replace the Easy Program?** No. This enhances it.
24. **How are new employees handled?**
  - a. Hired prior to October 1, 2006, will be added by final deployment date
  - b. Hired between October 1 -- December 31, 2006, will be come effective with the first pay in the second quarter
  - c. Hired after December 31, 2006, may meet eligibility during 2007 for OCS participation effective with first pay in 2008
25. **What other state governments are doing this?** None currently, but the State of Arkansas did, and it saw a +30% return in the 1<sup>st</sup> year. Costs fell by an average of \$357 for high risk individuals who received health coaching.